

In re:

Sahar Hasan Almotawakel

Debtor

Case No. 25-11936-djb

Chapter 7

District/off: 0313-2

User: admin

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Date Rcvd: Aug 20, 2025

Form ID: 318

Total Noticed: 34

The following symbols are used throughout this certificate:

Symbol**Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

CERTIFICATE OF NOTICE

User: admin

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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 22, 2025:

Recip ID	Recipient Name and Address
db	Sahar Hasan Almotawakel, 1201 Oak Cir, Lansdale, PA 19446-6074
15008735	Doyle & Hoefs LLC, 2043 Springwood Rd, York, PA 17403-4836
15008737	+ Ibrahim Almotawakel, 2060 E 15th Street, Brooklyn, NY 11229-3310
15008741	Pennsylvania Attorney General, 16th Floor, Strawberry Square, Harrisburg, PA 17120-0001
15008750	TD Bank/Raymour & Flanigan, Attn: Bankruptcy 1701 Rt. 70 East, Cherry Hill, NJ 08003
15008753	U.S. Department of Justice, Attorney General, PO Box 683, Washington, DC 20044-0683

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Aug 21 2025 00:09:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Aug 21 2025 04:07:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
15008723	+ Email/Text: bankruptcies@arsigroup.com	Aug 21 2025 00:08:00	American Recovery Services Incorporated, 555 St Charles Drive Suite 100, Thousand Oaks, CA 91360-3983
15008724	Email/PDF: bncnotices@becket-lee.com	Aug 21 2025 00:14:17	Amex, Correspondence/Bankruptcy, PO Box 981540, El Paso, TX 79998-1540
15008725	+ EDI: BANKAMER	Aug 21 2025 04:07:00	Bank of America, Attn: Bankruptcy, 4909 Savarese Circle, Tampa, FL 33634-2413
15008726	EDI: CAPITALONE.COM	Aug 21 2025 04:07:00	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
15008727	+ EDI: AISACG.COM	Aug 21 2025 04:07:00	Capital One Auto Finance, c/o Ais Portfolio Services, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
15008728	+ EDI: CITICORP	Aug 21 2025 04:07:00	Cbna, Attn: Centralized Bankruptcy POB 790034, St Louis, MO 63179-0034
15008729	+ EDI: CITICORP	Aug 21 2025 04:07:00	Citi Card/Best Buy, Attn: Citicorp Cr Svcs Centralized Bankr, PO Box 790040, St Louis, MO 63179-0040
15008730	+ EDI: CITICORP	Aug 21 2025 04:07:00	Citibank, Citicorp Cr Svcs/Centralized Bankruptcy, PO Box 790040, Saint Louis, MO 63179-0040
15008731	+ EDI: WFNNB.COM	Aug 21 2025 04:07:00	Comenity Bank/Victoria Secret, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
15008732	+ EDI: WFNNB.COM	Aug 21 2025 04:07:00	Comenity Bank/Wayfair, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125

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15008733	^ MEBN	Aug 21 2025 00:06:13	Cornerstone, PO Box 82561, Lincoln, NE 68501-2561
15008734	EDI: DISCOVER	Aug 21 2025 04:07:00	Discover Financial, Attn: Bankruptcy, 2500 Lake Cook Rd, Riverwoods, IL 60015-3851
15008736	+ Email/Text: GSBankElectronicBankruptcyNotice@google.com	Aug 21 2025 00:08:00	Goldman Sachs Bank USA, Attn: Bankruptcy, 200 West St, New York, NY 10282-2198
15008738	EDI: IRS.COM	Aug 21 2025 04:07:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
15008739	EDI: JPMORGANCHASE	Aug 21 2025 04:07:00	Jpmcb, MailCode LA4-7100 700 Kansas Lane, Monroe, LA 71203
15008740	+ Email/Text: bankruptcygroup@peco-energy.com	Aug 21 2025 00:08:00	PECO Energy Company, 2301 Market St, Philadelphia, PA 19103-1380
15008744	Email/Text: Bankruptcy.Notices@pnc.com	Aug 21 2025 00:08:00	PNC Financial Services, Attn: Bankruptcy, 300 5th Ave, Pittsburgh, PA 15222-2401
15008742	EDI: PENNDEPTREV	Aug 21 2025 04:07:00	Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001
15008743	^ MEBN	Aug 21 2025 00:06:17	Pennsylvania Office of General Counsel, 333 Market St Fl 17, Harrisburg, PA 17101-2210
15008745	+ EDI: SYNC	Aug 21 2025 04:07:00	Synchrony Bank/Amazon, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
15008746	+ EDI: SYNC	Aug 21 2025 04:07:00	Synchrony Bank/Gap, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
15008747	EDI: SYNC	Aug 21 2025 04:07:00	Synchrony/PayPal Credit, Attn: Bankruptcy, PO Box 965064, Orlando, FL 32896-5064
15008748	EDI: TDBANKNORTH.COM	Aug 21 2025 04:07:00	TD Bank, Attn: Bankruptcy 1701 Route 70 East, Cherry Hill, NJ 08003
15008749	EDI: TDBANKNORTH.COM	Aug 21 2025 04:07:00	TD Bank, N.A., Attn: Bankruptcy, 32 Chestnut Street PO Box 1377, Lewiston, ME 04243
15008751	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Aug 21 2025 00:08:00	Toyota Financial Services, Attn: Bankruptcy, PO Box 259001, Plano, TX 75025-9001
15008752	Email/Text: usapae.bankruptcynotices@usdoj.gov	Aug 21 2025 00:09:00	U.S. Attorney, Eastern District of Pa., 615 Chestnut St Ste 1250, Philadelphia, PA 19106-4404

TOTAL: 28

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

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Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 19, 2025 at the address(es) listed below:

Name	Email Address
MICHAEL A. CIBIK	on behalf of Debtor Sahar Hasan Almotawakel help@cibiklaw.com noreply01@cibiklaw.com;noreply02@cibiklaw.com;noreply03@cibiklaw.com;noreply04@cibiklaw.com;noreply05@cibiklaw.co m;cibiklawpc@jubileebk.net;cibiklaw@recap.email;ecf@casedriver.com
ROBERT W. SEITZER	rseitzer@karalislaw.com PA93@ecfcbis.com;jhysley@karalislaw.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 3

Information to identify the case:

Debtor 1	Sahar Hasan Almotawakel		Social Security number or ITIN xxx-xx-9874
	First Name	Middle Name	EIN _____
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name		Social Security number or ITIN _____
	First Name	Middle Name	EIN _____
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 25-11936-djb			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Sahar Hasan Almotawakel

8/19/25

By the court: Derek J Baker
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts
This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.